

**UNITED STATES BANKRUPTCY COURT  
FOR THE WESTERN DISTRICT OF WISCONSIN**

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In re: EDWARD CARL PEDERSEN,  
SUSAN PEDERSEN

Chapter 13  
Case No.:21-11797-13

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**REQUEST TO MODIFY CONFIRMED CHAPTER 13 PLAN**

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1. The person requesting this plan modification is:

The Debtor;  
 The Chapter 13 Trustee;  
 the holder of an unsecured claim Name: \_\_\_\_\_

2. Service: A certificate of service must be filed with this request for plan modification, together with the modified Wisconsin Local Form 3015-1.1

3. Designate one of the following:

A copy of this proposed modification has been served on the parties (the debtor, the trustee, the United States Trustee and all creditors) as required by Fed. R. Bank. P. 3015(g); or  
 A motion requesting limited service is being filed simultaneously with the Court.

4. I request the following modification of the Chapter 13 Plan last confirmed by the Court:

All remaining terms of the original confirmed Chapter 13 plan are unaffected. In the event of a conflict between the terms of the original Plan and terms of the original Plan and the terms of this modification, the terms of this modification will control.

WHEREFORE, each Debtor requests the Court approve this request to modify the Confirmed Chapter 13 Plan.

**Attachment to Request to Modify Confirmed Chapter 13 Plan**

**1<sup>st</sup> Modified Plan dated December 5, 2023**

4. I request the following modification of the Chapter 13 Plan confirmed by the Court:

**Section II. Plan Payments, Length of Plan and Debtor's Attorney's Fees**

A. Monthly Plan Payment:

Change to Monthly Plan Payment: The plan payment will be \$272.46 per month for twenty-eight (28) months. Beginning December 2023, the plan payments will decrease to \$180 per month for the remaining twenty-six (26) months.

B. Debtor(s)' Attorney's Fee:

Changes to Total Fees: Fees increased from \$1,500.00 to \$2,000.00, with the unpaid balance to be paid pro-rata for the remainder of the Plan.

## Chapter 13 Plan (Individual Adjustment of Debts)

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\_\_\_\_\_ Original Plan  
 \_\_\_\_\_ Amended Plan (Indicate 1st, 2nd, etc. Amended, if applicable)  
 1st \_\_\_\_\_ Modified Plan (Indicate 1st, 2nd, etc. Modified, if applicable)

Debtor: Edward Carl Pedersen SSN: xxx-xx-2563 Case Number: 21-11797-cjf  
 Joint Debtor: Susan Pedersen SSN: xxx-xx-1079

### I. Notices

To Debtors: Plans that do not comply with local rules and judicial rulings may not be confirmable. All plans, amended plans, and modified plans shall be served upon all creditors and a certificate of service filed with the Clerk.

To Creditors: Your rights may be affected by this plan. You must file a timely proof of claim in order to be paid. Your claim may be reduced, modified, or eliminated. If you oppose the plan's treatment of your claim or any provision of this plan, you or your attorney must file an objection to confirmation within 28 days after the completion of the Section 341 meeting of creditors. Additional objection deadlines may apply as set forth in Section IIIC below. The court may confirm this plan without further notice if no objection to confirmation is filed.

To All Parties: This form plan may not be altered other than in the nonstandard provisions in Section VII. The plan contains no nonstandard provisions other than those set out in Section VII.

Debtor(s) must check one box on each line to state whether the plan includes each of the following items. If an item is checked as "Not included," if both boxes are checked, or if no boxes are checked, the provision will be ineffective even if otherwise provided for in the plan.

The deadline to object to the amended or modified plan is \_\_\_\_\_.

The valuation of a secured claim, set out in Section III, which may result in a partial payment or no payment at all to the secured creditor	<input checked="" type="checkbox"/> Included	<input type="checkbox"/> Not Included
Avoidance of a judicial lien or nonpossessory, nonpurchase-money security interest, set out in Section III	<input type="checkbox"/> Included	<input checked="" type="checkbox"/> Not Included
Nonstandard provisions, set out in Section VII	<input checked="" type="checkbox"/> Included	<input type="checkbox"/> Not Included

Unless otherwise provided for in this plan, the trustee shall disburse payments in the following order after trustee fees: equal monthly payments to secured creditors, administrative expenses including attorney fees, secured claims paid pro rata, priority claims, general unsecured claims.

### II. Plan Payments, Length of Plan, and Debtor(s)' Attorney's Fee

A. **Monthly Plan Payment:** This plan pays for the benefit of the creditors the amounts listed below, including trustee's fees beginning 30 days from the filing/conversion date. Debtor(s) will make payments by employer wage order unless otherwise requested. The payments must be made for the Applicable Commitment Period, either 36 or 60 months, or for a shorter period that is sufficient to pay allowed nonpriority unsecured claims in full.

1. \$272.49 for 28 months;
2. \$160.00 for 32 months;
3. \$0.00 for \_\_\_\_\_ months;
4. \$0.00 for \_\_\_\_\_ months;
5. \$0.00 for \_\_\_\_\_ months;

The total amount of estimated payments to the trustee: \$12,734.00

B. **Debtor(s)' Attorney's Fee:**  None  Pro Bono

Unless otherwise ordered, allowed administrative expenses for attorney's fees will be paid by the trustee.

Total Fees:	\$2000.00	Total Paid:	\$1500.00	Balance Due:	\$500.00
Payable	\$9.26	/month (Months	29 to 60 )		

### III. Treatment of Secured Claims

If a secured claim is not provided for in Section III, then the trustee will not disburse any funds to the holder of the claim.

If a claim listed in the plan as secured is filed or otherwise allowed as fully unsecured, the trustee will pay the claim as an unsecured claim as provided in Section V, and the claim will not be paid as a secured claim under Section III.

If a secured creditor obtains relief from the automatic stay as to collateral listed in Section III, the trustee will cease further payments to that creditor and, as of the date of entry of the order granting stay relief, the plan will be deemed not to provide for that creditor's secured claims beyond payments actually made to the creditor as of that date.

Payment of Notices filed under Rule 3002.1(c): The trustee will pay post-petition notices of fees, expenses, and charges filed pursuant to Bankruptcy Rule 3002.1(c) ("3002.1(c) Notice") pro rata when the trustee pays other secured creditors, unless the debtor timely objects to the 3002.1(c) Notice. A modified plan may be required to maintain feasibility. If the debtor timely objects, the trustee will pay the amount as determined by the court. The trustee will not pay 3002.1(c) Notice amounts if the plan provides for avoidance of the creditor's lien or the surrender of all property securing the creditor's claim.

**A. Payment in Full:** With the exception of tax claims of governmental units, the claims listed below will be paid in full, with the interest rate stated below. If the plan does not state an interest rate, the proof of claim controls the rate of interest. If no interest rate is listed in the plan or the proof of claim, the plan pays the claim without interest. For tax claims of governmental units, the debtor must state the rate required by 11 U.S.C. § 511 to permit the parties to calculate feasibility.

**The allowed claim amount stated on a proof of claim controls over any contrary claim amount listed in this section, whether the allowed claim amount is higher or lower (applies to Section IIIA only).**

The holder of any allowed secured claim listed in this section will retain its lien as provided in 11 U.S.C. § 1325(a)(5)(B)(i).

1. Creditor:	<hr/>		
Address:	Arrearage on Petition Date: <hr/>		
	Payoff on Petition Date: <hr/>		
	[Select Payment Type]	\$0.00	/month
Account Number:	<hr/>		
Interest Rate:	<hr/>		
Disburse adequate protection pre-confirmation \$	<hr/>		
Other:	<hr/>		
<input type="checkbox"/> Real Property	Check one below for Real Property:		
<input type="checkbox"/> Principal Residence	<input checked="" type="checkbox"/> Escrow is included in the regular payments		
<input checked="" type="checkbox"/> Other Real Property	<input type="checkbox"/> The debtor(s) will pay <input type="checkbox"/> taxes <input type="checkbox"/> insurance directly		
Address of Collateral:	<hr/>		
<input type="checkbox"/> Personal Property/Vehicle	<hr/>		
Description of Collateral:	<hr/>		

**B. Maintenance of Payments and Cure of Default:** The debtor(s) will maintain payments during the case on the allowed secured claims listed below pursuant to 11 U.S.C. § 1322(b)(5).

The trustee will pay the arrearage listed on any allowed proof of claim filed before the deadline under Bankruptcy Rule 3002(c) or 3004. If the interest rate is left blank, the trustee will not pay interest on the arrearage. The installment payments will be paid as indicated below.

Any arrearage and the current monthly installment listed on a proof of claim (or a notice filed pursuant to Bankruptcy Rule 3002.1) control over any contrary amounts stated below.

1. Creditor:	<hr/>		
Address:	Arrearage on Petition Date: <hr/>		
	Payoff on Petition Date: <hr/>		

Account Number:	[Select Payment Type] <input type="text" value=""/> \$0.00 /month
Interest Rate: <input type="text"/>	
Disburse adequate protection pre-confirmation \$ <input type="text"/>	
Other: <input type="text"/>	
<input type="checkbox"/> Real Property <input type="checkbox"/> Principal Residence <input checked="" type="checkbox"/> Other Real Property	
Check one below for Real Property:	
<input checked="" type="checkbox"/> Escrow is included in the regular payments <input type="checkbox"/> The debtor(s) will pay <input type="checkbox"/> taxes <input type="checkbox"/> insurance directly	
Address of Collateral: <input type="text"/>	
<input type="checkbox"/> Personal Property/Vehicle Description of Collateral: <input type="text"/>	

**C. Valuation of Collateral:**  NONE

The debtor requests that the court determine the allowed value of the secured claims listed below.

A SEPARATE MOTION WILL BE FILED AND SERVED UPON YOU PURSUANT TO BANKRUPTCY RULE 7004.

AS PROVIDED IN RULE 3012, THE DEBTOR REQUESTS THAT THE VALUE FOR each secured claim BELOW should be the *Amount of Secured Claim* set forth below. The *Amount of Secured Claim* will be paid in full with interest at the rate stated below. If the total amount of the proof of claim is less than the *Amount of Secured Claim* below, the lower amount listed on the proof of claim is allowed and will be paid in full. If no interest is stated below, the proof of claim controls the interest rate. If no interest rate is listed in the plan or proof of claim, then no interest will be paid.

IF A CREDITOR LISTED BELOW OBJECTS TO THE PROPOSED VALUATION, AN OBJECTION MUST BE FILED ON OR BEFORE: \_\_\_\_\_

The portion of any allowed claim that exceeds the *Amount of Secured Claim* will be treated as an unsecured claim under section V of this plan. The allowed amount of the creditor's total claim listed on the proof of claim controls over the *Estimated amount of creditor's total claim* listed below.

The holder of any allowed secured claim listed in this section will retain its lien as provided in 11 U.S.C. § 1325(a)(5)(B)(i).

**1. REAL PROPERTY:**  NONE**2. VEHICLE(S):**  NONE

1. Creditor:	Credit Acceptance Corporation	Estimated amount of creditor's total claim:	Payment	
			Est. total paid in plan:	\$8,658.00
Address:	25505 W. 12 Mile Rd., #3000 Southfield, MI 48034	Value of Collateral: \$7,600.00	Adequate Protection Payment:	\$230.00
Account No.:	1689	Amount of claims senior to creditor's claim: \$0.00	Equal Monthly Payment:	\$0.00
VIN:		Amount of Creditor's Lien: \$10,108.00		
Description of Collateral:	2011 Toyota Prius	Interest Rate: 5.25%		

**3. PERSONAL PROPERTY:**  NONE**D. LIEN AVOIDANCE**  NONE**E. SURRENDER OF COLLATERAL:** Secured claims filed by any creditor granted stay relief in this section shall not receive a distribution from the Chapter 13 Trustee.

NONE

The debtor(s) elect to surrender to each creditor listed below the collateral that secures the creditor's claim. As to those creditors, entry of an order confirming this plan immediately (1) terminates the stay under 11 U.S.C. § 362(a) as to the collateral only, (2) terminates any stay under 11 U.S.C. § 1301, and (3) abandons the collateral under 11 U.S.C. § 554(b).

<u>Name of Creditor</u>	<u>Account No.</u>	<u>Description of Collateral (Address, Vehicle, etc.)</u>
World Finance	7701	2 Televisions, Guitar, and Keyboard

#### IV. Treatment of Fees and Priority Claims (as defined in 11 U.S.C. §507 and 11 U.S.C. § 1322(a)(4))

Trustee's fees are governed by statute, may change during the course of the case, and should not be specified herein.

All allowed priority claims will be paid in full without post-petition interest unless the plan otherwise provides.

The priority debt amount listed on a filed proof of claim controls over any contrary amount listed in this section, unless the court determines that a different amount of the allowed claim is entitled to priority.

##### A. PRIORITY TAX CLAIMS:

NONE

Name of Creditor:	IRS (\$921.35) and WI Department of Revenue (\$212.11)
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Total Due:	\$1,133.46
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Pro rata dividends will be calculated by the Trustee upon review of filed claims after the bar date.

##### B. DOMESTIC SUPPORT OBLIGATION(S):

NONE

##### C. OTHER:

NONE

#### V. Treatment of Unsecured Nonpriority Creditors

A. Allowed nonpriority unsecured claims that are not separately classified will be paid pro rata from any remaining funds after paying other disbursements made in accordance with the plan until either the applicable commitment period is reached or nonpriority unsecured claims are paid in full, whichever comes first.

Pro rata dividends will be calculated by the Trustee upon review of filed claims after the bar date.

B.  If checked, the Debtor(s) will amend/modify to pay 100% to all allowed unsecured nonpriority claims.

C. SEPARATELY CLASSIFIED:  NONE

\*Debtor(s) certifies the separate classification(s) of the claim(s) listed above will not prejudice other unsecured nonpriority creditors pursuant to 11 U.S.C. § 1322.

#### VI. EXECUTORY CONTRACTS AND UNEXPIRED LEASES: Secured claims filed by any creditor/lessor granted stay relief in this section shall not receive a distribution from the Chapter 13 Trustee.

NONE

#### VII. Non-Standard Plan Provisions

NONE

Nonstandard provisions must be set forth below. A nonstandard provision is a provision not otherwise included in the Local Form or deviating from it. Nonstandard provisions set out elsewhere in this plan are void.

Credit Acceptance Corporation shall retain its lien on the 2011 Toyota Prius pursuant to 11 U.S.C. § 1325(a)(5).

Mortgage Modification Mediation

**PROPERTY OF THE ESTATE WILL VEST IN THE DEBTOR(S) UPON PLAN CONFIRMATION.**

I declare that the foregoing Chapter 13 plan is true and correct under penalty of perjury.

<p>Debtor _____</p>	<p>Joint Debtor _____</p>
Date _____	Date _____

<p>/s/ Noe J. Rincon _____</p>	<p>12/18/2023 _____</p>
Attorney with permission to sign on Debtor(s)' behalf	Date

**By filing this document, the Attorney for Debtor(s) [or Debtor(s) if not represented by counsel] certifies that the wording and order of the provisions in this Chapter 13 plan are identical to those contained in Local Form Chapter 13 Plan and the plan contains no nonstandard provisions other than those set out in paragraph VII.**

**UNITED STATES BANKRUPTCY COURT  
FOR THE WESTERN DISTRICT OF WISCONSIN**

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In Re:

Edward Carl Pedersen,  
Susan Pedersen,  
  
Debtors.

Case No. 21-11797  
Chapter 13

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**NOTICE OF DEBTOR'S REQUEST TO MODIFY CONFIRMED  
CHAPTER 13 PLAN**

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**PLEASE TAKE NOTICE** that the above-named Debtors, Edward Carl Pedersen and Susan Pedersen, by their attorneys, Krekeler Law, S.C., have filed papers with the Court to Modify the Debtors' Chapter 13 Plan, a copy of which is attached hereto and incorporated herein.

**Your rights may be affected. You should read these papers carefully and discuss them with your attorney, if you have one in this bankruptcy case. (If you do not have an attorney, you may wish to consult one.)**

If you do not want the court to eliminate or change your claim, then on or before **twenty-one (21) days** from the date of this Notice, you or your attorney must:

File with the court a written objection and request for hearing, explaining your objection to Debtor's Request to Modify Confirmed Chapter 13 Plan and Modified Plan at:

United States Bankruptcy Court  
120 North Henry Street  
Madison, WI 53703

If you mail your objection to the court for filing, you must mail it early enough so the court will **receive** it on or before the date stated above.

You must also mail a copy to:

Attorney Noe J. Rincon  
Krekeler Law S.C.  
26 Schroeder Ct., Ste 300  
Madison, WI 53711

U.S. Trustee  
780 Regent Street, Suite 304A  
Madison, WI 53715

If you or your attorney does not take these steps, the court may decide that you do not oppose the Debtors' Request to Modify Confirmed Chapter 13 Plan and Modified Plan and, therefore, may enter an order granting said Modified Chapter 13 Plan.

Dated this 18<sup>th</sup> day of December, 2023.

**KREKELER LAW, S.C.**

By: /s/ Noe J. Rincon

Noe J. Rincon  
State Bar No. 1124893  
Attorneys for Debtors,  
Edward Carl Pedersen and Susan Pedersen

**ADDRESS:**

26 Schroeder Ct.  
Suite 300  
Madison, WI 53711  
(608) 258-8555  
[nrincon@ks-lawfirm.com](mailto:nrincon@ks-lawfirm.com)

UNITED STATES BANKRUPTCY COURT  
FOR THE WESTERN DISTRICT OF WISCONSIN

In Re:

Edward Carl Pedersen,  
Susan Pedersen,

Case No. 21-11797  
Chapter 13

Debtors

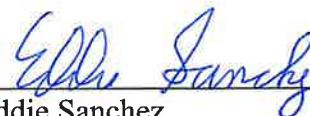
**AFFIDAVIT OF MAILING**

STATE OF WISCONSIN      )  
                                )  
                                ) ss.  
COUNTY OF DANE            )

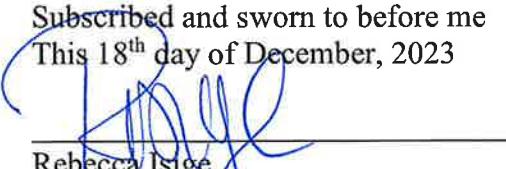
The undersigned, being first duly sworn on oath, deposes and says that on December 18, 2023, the Debtor's Request to Modify Confirmed Chapter 13 Plan, Modified Plan, and Notice of Modified Plan was electronically filed with the Clerk of Court and served upon the United States Trustee, the Debtor's attorney, and any other person designated by the Court using the ECF system.

The undersigned, being first duly sworn on oath, deposes and says that on December 18, 2023, the undersigned mailed, properly enclosed in a postpaid envelope, a copy of the Debtor's Request to Modify Confirmed Chapter 13 Plan, Modified Plan, and Notice of Modified Plan to all on the attached list and to:

Edward and Susan Pedersen  
1210 King Street, APT. 3  
Janesville, WI 53546

  
Eddie Sanchez

Subscribed and sworn to before me  
This 18<sup>th</sup> day of December, 2023

  
Rebecca Isige  
Notary Public, State of Wisconsin  
My commission expires: 8/30/2025

Label Matrix for local noticing

0758-3

Case 3-21-11797-cjf

Western District of Wisconsin www.wiwb.uscour

Madison

Mon Dec 18 12:58:00 CST 2023

Advance Financial Administration, LLC

C/O WEINSTEIN & RILEY, PS

2001 WESTERN AVE., STE 400

SEATTLE, WA 98121-3132

Ad Astra Recovery

7330 West 33rd Street North

Suite 118

Wichita, KS 67205-9370

Advance Financial 24/7

100 Oceanside Drive

Nashville, TN 37204-2351

Associated Collectors, Inc.

Attn: Bankruptcy Dept

Po Box 1039

Janesville, WI 53547-1039

(p) BELUIT HEALTH SYSTEM REVENUE CYCLE

ATTN JULIA EGEBRECHT

1905 E HUEBBE PKWY

5TH FLOOR #5023

BELUIT WI 53511-1842

Brandon S. Lefkowitz

29777 Telegraph Road, Suite 2440

Southfield, MI 48034-7667

Credit Acceptance

Attn: Bankruptcy

25505 West 12 Mile Road

Ste 3000

Southfield, MI 48034-8331

Credit Acceptance Corp.

c/o Stewart, Zlimen & Jungers, Ltd.

2860 Patton Road

Roseville, MN 55113-1100

Credit Box

P. O. Box 2447

Des Plaines, IL 60017-2447

CreditBox.com, L.L.C.

P.O. Box 2447

Des Plaines, IL 60017-2447

(p) PAYLIANCE

2 EASTON OVAL

STE 310

COLUMBUS OH 43219-6193

DEAN HEALTH SYSTEMS INC

C/O AMERICollect INC

PO BOX 1566

MANITOWOC, WI 54221-1566

Dean Health System

1808 W. Beltline Hwy

Madison, WI 53713-2334

(p) DIRECTV LLC

ATTN BANKRUPTCIES

PO BOX 6550

GREENWOOD VILLAGE CO 80155-6550

Directv, LLC

by American InfoSource as agent

PO Box 5072

Carol Stream, IL 60197-5072

Enhanced Recovery Company

Attn: Bankruptcy

8014 Bayberry Road

Jacksonville, FL 32256-7412

Fingerhut

Attn: Bankruptcy

6250 Ridgewood Road

Saint Cloud, MN 56303-0820

Bradley J. Halberstadt

Stewart, Zlimen & Jungers, Ltd.

2860 Patton Road

Roseville, MN 55113-1100

(p) MARK HARRING

ATTN STANDING TRUSTEE

122 WEST WASHINGTON AVENUE SUITE 500

MADISON WI 53703-2758

IRS - Centralized Insolvency Operations

P.O. Box 7346

Philadelphia, PA 19101-7346

Internal Revenue Service

Insolvency Unit

PO box 7346

Philadelphia, PA 19101-7346

J. David Krekeler

Krekeler Law, S.C.

26 Schroeder Court, Ste 300

Madison, WI 53711-2503

(p) QCHI

PO BOX 14948

LENEXA KS 66285-4948

MADISON EMERGENCY PHYSICIANS

C/O AMERICollect INC

PO BOX 1566

MANITOWOC, WI 54221-1566

MADISON RADIOLOGIST

C/O AMERICollect INC

PO BOX 1566

MANITOWOC, WI 54221-1566

MADISON RADIOLOGIST SC

C/O AMERICollect INC

PO BOX 1566

MANITOWOC, WI 54221-1566

MERCY HEALTH SYSTEM

C/O AMERICollect INC

PO BOX 1566

MANITOWOC, WI 54221-1566

**Madison Emergency Phy**  
700 S. Park Ave., Ste A404  
Madison, WI 53715-1830

**Mercy Health System**  
1000 Mineral Point Road  
Janesville, WI 53548-2940

**Midland Credit Management, Inc.**  
PO Box 2037  
Warren, MI 48090-2037

**Midland Fund**  
Attn: Bankruptcy  
350 Camino De La Reine, Suite 100  
San Diego, CA 92108-3007

**Edward Carl Pedersen**  
1210 King Street, Apt. 3  
Janesville, WI 53546-6058

**Susan Pedersen**  
1210 King Street, Apt. 3  
Janesville, WI 53546-6058

**(p) PORTFOLIO RECOVERY ASSOCIATES LLC**  
PO BOX 41067  
NORFOLK VA 23541-1067

**Reivable Management Services. LLC**  
Attn: Bankruptcy  
240 Emery Street  
Bethlehem, PA 18015-1980

**(p)RECOVERY ONE LLC**  
PO BOX 20404  
COLUMBUS OH 43220-0404

**Noe Joseph Rincon**  
Krekeler Law S.C.  
26 Schroeder Court, Suite 300  
Madison, WI 53711-2503

**Rock Co. HSD**  
1717 Center Ave.  
Suit 650  
Janesville, WI 53546-2800

**SSM Dean Health Med Group**  
1808 W. Beltline Highway  
Madison, WI 53713-2334

**SSM HEALTH DEAN MEDICAL GROUP**  
C/O AMERICollect INC  
PO BOX 1566  
MANITOWOC, WI 54221-1566

**Secretary of Treasury**  
Treasury Department  
1500 Pennsylvania Avenue N.W.  
Washington, DC 20220-0001

**Securities and Exchange Commission**  
175 West Jackson Boulevard  
Suite 900  
Chicago, IL 60604-2908

**Security Finance**  
Attn: Bankruptcy  
Po Box 1893  
Spartanburg, SC 29304-1893

**Southern Wisconsin Emergency**  
1969 W Hart Road  
Beloit, WI 53511-2230

**Spectrum/Charter**  
2701 Daniels Street  
Madison, WI 53718-6792

**Speedy/Rapid Cash**  
PO Box 780408  
Wichita, KS 67278-0408

**State of Wisconsin Dept of Children and Fami**  
PO Box 8938  
Madison, WI 53708-8938

**Telecom Self-reported**  
Po Box 4500  
Allen, TX 75013-1311

**Tri-State Adjustments**  
Attn: Bankruptcy  
3439 East Avenue South  
La Crosse, WI 54601-7241

**U.S. Department of Education**  
Ecmc/Attn: Bankruptcy  
Po Box 16408  
Saint Paul, MN 55116-0408

**U.S. Trustee's Office**  
780 Regent Street, Suite 304  
Madison, WI 53715-2635

**(p)US BANK**  
PO BOX 5229  
CINCINNATI OH 45201-5229

**US Department of Education**  
PO Box 16448  
St. Paul, MN 55116-0448

**Utility Self-reported**  
Po Box 4500  
Allen, TX 75013-1311

**WE Energies**  
333 W. Everett Street  
Milwaukee, WI 53290-0002

**Wisconsin Department of Revenue**  
Special Procedures Unit  
P.O. Box 8901  
Madison, WI 53708-8901

**Wisconsin Department of Revenue**  
Attn: Bankruptcy Unit, MS 5-144  
PO Box 8901  
Madison, WI 53708-8901

Woodman's  
1877 Madison Road  
Beloit, WI 53511-3218

World Finance  
Attn: Bankruptcy  
Po Box 6429  
Greenville, SC 29606-6429

World Finance Corp. c/o World Acceptance Cor  
Attn: Bankruptcy Processing Center  
PO Box 6429  
Greenville, SC 29606-6429

World Finance Corporation  
3000 Milton Avenue  
Janesville, WI 53545-0270

The preferred mailing address (p) above has been substituted for the following entity/entities as so specified by said entity/entities in a Notice of Address filed pursuant to 11 U.S.C. 342(f) and Fed.R.Bank.P. 2002 (g)(4).

Alliant Energy/WPL  
P. O. Box 3068  
Cedar Rapids, IA 52407-3068

Americollect  
Po Box 1566  
1851 South Alverno Road  
Manitowoc, WI 54221

Beloit Health System  
1969 West Hart Road  
Beloit, WI 53511

Cybrcollect  
Attn: Bankruptcy  
3 Easton Oval Ste 210  
Columbus, OH 43219

Direct TV  
P. O. Box 78626  
Phoenix, AZ 85062

Mark Harring  
122 West Washington Ave.  
Suite 500  
Madison, WI 53703-2578

Lend Nation  
2228 Humes Road, Ste 2  
Janesville, WI 53545

Portfolio Recovery Associates, LLC  
Attn: Bankruptcy  
120 Corporate Boulevard  
Norfolk, VA 23502

(d) Portfolio Recovery Associates, LLC  
POB 12914  
Norfolk VA 23541

Recovery One  
Attn: Bankruptcy  
3240 West Henderson Road  
Columbus, OH 43220

US Bank  
2732 Milton Avenue  
Janesville, WI 53545

End of Label Matrix	
Mailable recipients	63
Bypassed recipients	0
Total	63